possess the spirit of rivalry even to weakness. I have known many architects who, having blindly entered into competition, when they found themselves deceived, consoled themselves that their names were not made public, fell back on their more certain dependance, and resolved never more to waste time by entering into competition, unless they had some *certain interest* with the parties; and instead of stepping forward and calling around them their fellow sufferers, to probe the matter, they feared to mix themselves up with those beneath them, or to be regarded in the light of disappointed persons. So we go on from year to year, and competition is now become as a snare laid by the fowler to catch hungry small birds only; for in four cases out of five if the prize is not awarded to some favourite, it is sure to be given to some person who has studied the art of making bad compositions pleasing to the eye, and blinding the umpires with a few splashes from their brush.

I beg to suggest to the profession, to form a society, to be named "the Anti-competition Association," and to address every member of the profession in the United Kingdom, requesting their signature to the principles of the society, and that of all persons employed under them; viz. never to engage in any competition in which security is not guaranteed, that impartial justice shall be done in awarding the premiums, and naming the judges who are to decide on the respective merits of the designs submitted; and, at the same time, some architect of high standing as a referee in case any doubt should arise.

These thoughts have been called forth by my having recently entered into a competition for a lunatic asylum for the county of Somerset, and devoted a whole month in making the drawings, having no person to assist me. The manner in which the affair has been conducted is, to say the least, to me full of mystery! In the first place, the advertisement required a design for a lunatic asylum, including farm-buildings, lodges, estimates, and specifications, and a personal inspection of the site; all to be done in the space of fourteen days, in the depth of winter. After repeated applications from many architects to extend the time, they consented, within two days of the date fixed, to allow a month longer; but, at the same time, requested those gentlemen who had prepared designs to send them in by the time first stated. (Query: for what purpose, after the extension of the time?) I determined on competing. My drawings, and I presume those of the other competitors, were sent back in five days after delivery, accompanied with a printed circular; consequently no public exhibition could have taken place. I have written two letters, one to the committee, and one to the clerk of the peace, requesting to know the names of the successful competitors, and of the visitors, and am refused any information on the subject. Should any of your numerous readers think, like myself, that justice has not been done in this case, and be able to give any information on the subject, by so doing they will oblige a subscriber to your work, who is

A Freeholder of the County of Somerset, and a Freeman of the City of Bristol.

March 14th, 1845.

COMPETITIONS—THE CLIFTON UNION.

Sir,—Architectural competition is a subject entertained by a great number of your readers, and it would be conferring a favour on me, as well as many others, if you would make public what has transpired in the *Clifton Union* competition, or whether it is yet made known who the successful architect is. We hope better things of this than the generality of competitions.—I am, Sir, &c.,

A Subscriber.

COMPETITIONS—HOLLOWAY CONGREGATIONAL CHAPEL.

Sir,—In answer to the inquiry of "A Competitor." and for general information, I beg to state, that the successful competitors in the Holloway congregational chapel competition are Messrs. Emmett and Chadwick of the Adelphi, whose plans are stated to have been distinguished by the *letters* E. D. O. (See The Builder, No. 106, page 84.)

The committee have refused to exhibit the drawings (even to competitors), and have declined to give any further information.

Should any of your readers be acquainted with more particulars, I (and no doubt the rest of the disappointed) shall feel obliged by their giving them publicity.

At the same time, I would suggest that in this, and all similar cases, the remedy is in a great measure in the hands of competitors themselves. *Let them all unite to exhibit their designs themselves*, and surely the successful candidates would (if for no purer motive), for very shame join them.

I am, Sir, &c.,

Another Competitor.

March 17th, 1845.

BUILDING SOCIETIES.

Sir,—I have carefully reviewed the whole of Mr. Wiltons remarks on this subject which appeared in your journal, and, in my opinion, they have left the question in a worse position than it was; for this reason—in defiance of the positive evidence of such societies having been in successful and beneficial operation at Liverpool for nineteen years, Mr. Wilton denounces them *in toto*; and that upon assumed grounds as thoroughly erroneous as the fallacies he proposes to expose. You have termed it an "abstruse subject;" for such a reason, would it not be a disgrace to the intelligence of the present day that these societies should not be placed upon an intelligible footing? Mr. Wilton has evidently bestowed much attention on the matter; and agreeing as I do with him that the London and Westminster society is a most thorough bubble, he has not touched one of the practical objections to it; and it appears to me to be quite open to any advocate of that society to shew that he has created giants to slay them,—having assumed as data, propositions that have no existence in their scheme. If this be true, it must, to a great extent, relieve from blame those respectable parties who have lent their names to these bubbles, it being aside their habits to investigate an "abstruse subject" even to the extent Mr. Wilton has done. It is evident, that however palpably incorrect the statements of an opponent may be, if the subject is intricate and the arguments used as intended to prove the fallacy are themselves open to objection, the hand of the opponent is thus strengthened. I probably should have been unable to divine the whole matter had I not adopted the course of going down to Liverpool and thoroughly investigating the subject. My objections to many of the details are just as applicable to the Liverpool as to the London societies, and at Liverpool were by intelligent men, admitted as objections.

My object is to propose the *juste milieu* between existing details and the intention of the legislature. Without entering into any details of figures (although I have made millions upon the subject) which are oppressive to the minds of parties unaccustomed to such details, I will confine myself to the evident broad objections of the London bubbles, charging with positive blame those who have with knowledge put forth such erroneous statements. I will, therefore, in this letter, only put forth such a statement as to period of duration (the broad charge against the London societies) that the commonest understanding may comprehend. If comprehended and admitted to be true, parties may then be imperceptibly led into further development of details, as a glimmering of truth (which you seek) will lead to an interest in a further discussion. These societies were intended for the benefit of our humbler neighbours, and, under proper regulations, would be highly beneficial. Such parties receive as true, statements sanctioned by respectable men.

The history of the transaction, as by the prospectuses proposed to them (for the moment putting aside the 101 other fallacies), is this: they are told that a certain amount will be advanced to enable them to buy or build a house upon an annual payment per share, of which 6*l.* is termed subscription, and 2*l.* 8*s.* redemption. I contend that this is neither more nor less than an annuity of 8*l.* 8*s.* A party granting an annuity naturally inquires the period for which it is to be paid, before he decides the amount (controlled by the discount he bids) he is content to receive in respect thereof. The parties upon whose dictum he depends distinctly declare ten years; and in some prospectuses, to establish the fact, a quotation is made thus:—"The following is an extract from the tenth and final report of the Liverpool Building Society, which terminated successfully in ten years from its commencement." I admit it terminated in ten years, but what were the conditions of this society? Is it not intended, an inference should be drawn, that they were *pari passu* with the proposed London Societies? What were the facts? In this quoted Liverpool Society, the monthly payments were 12*s.*; redemption-money, 8*s.*, and thirteen payments, or lunar months, to the year. So that a party borrowing in the Liverpool society, paid an annuity of 13*l.*, whilst a member of a London society would pay only 8*l.* 8*s.*, the value of shares in each society being 120*l.* This having been put forth with knowledge of the facts, would appear to be little short of a fraud. I will endeavour to elucidate this by a very simple operation of figures, and for the present there leave the question, with this remark, that the error into which Mr. Wilton and others appear to have fallen is, treating it as a purely financial question. Upon such a ground it needs no lengthened argument or complexity of figures to prove that parties proposing to lend money at 4 per cent. cannot by any process have a return made to them of their capital in ten years with 20 per cent. per annum profit. There is no doubt that these societies were originally established upon a rational theory of mutual benefit; accomplishing, by the combination of numbers, that which was impracticable for individuals. If your columns are permitted to be open to the subject, I pledge myself to prove to demonstration, that such societies may be formed upon, and existing societies conformed to, scientific and mathematically correct principles. The course I propose to adopt would be to point out the objections to existing details *seriatim*, and suggest the remedy, without embarrassing the subject with complexity of figures.

I am, Sir, &c.,

G. R.

COMPARATIVE STATEMENT OF REVENUE OF THE TWO SOCIETIES.

	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Liverpool Society.				
300 Shares, 13 months, at 12*s.*, or 7*l.* 16*s.* subscription				
For years	2,340 0 0	10	23,400 0 0	
900 borrowers during first six years, additional redemption 8*s.* per share, or 4*l.* 16*s.* per annum.				
For an average of years	960 0 0	7	6,720 0 0	
Total revenue			30,120 0 0	
London Society.				
500 members, 12 months, at 10*s.*, 6*l.* subscription				
For years	1,800 0 0	10	18,000 0 0	
900 borrowers, during first six years additional redemption, 4*s.*, or 2*l.* 8*s.* per annum.				
For an average of years	480 0 0	7½	3,360 0 0	
Total revenue			21,360 0 0	
Revenue in favour of Liverpool Society			8,760 0 0	

It will be perceived that with nearly 41 per cent. less revenue, the London society proposes to accomplish similar results in a like period. In the Liverpool society eighteen members only received 120*l.*, and the evidence is distinct, that borrowing ceases at the end of six years.

[We have already devoted so much space to this subject, that we cannot comply with our correspondent's request. If "the objections to existing details" are not already known by our readers, they never will be.—Ed.]

FURNITURE TO ACCORD WITH THE BUILDING.

Sir,—Observations contained in a recent number of your publication lead me to think that an account of the manner in which the Conservative Club-house has been furnished, will be gratifying to your feelings as a man of

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